

In re:  
Samantha K Naranjo  
Debtor

Case No. 23-12249-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Jul 18, 2024

User: admin  
Form ID: 155

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Samantha K Naranjo, 3225 Belgreen Road, Philadelphia, PA 19154-1429
14830486	+ Freedom Mortgage, C/O Mark A. Cronin, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
14907630	Freedom Mortgage Corporation, Attn: Bankruptcy Department, 11988 Exit 5 Pkwy., Bldg. 4, Fishers, IN 46037-7939
14806470	+ Freedom Mortgage Corporation, C/O Ryan Starks, 3825 Forrestgate Drive, Winston Salem, NC 27103-2930

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
14802687	+ Email/Text: pfahey@amaccts.com	Jul 19 2024 00:00:00	American Accounts & Advisers, Attn: Bankruptcy, Po Box 250, Cottage Grove, MN 55016-0250
14815551	Email/PDF: bncnotices@becket-lee.com	Jul 19 2024 00:20:58	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14802688	+ Email/PDF: bncnotices@becket-lee.com	Jul 19 2024 00:21:04	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14802689	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 18 2024 23:59:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14820630	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 18 2024 23:59:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14826358	Email/Text: megan.harper@phila.gov	Jul 19 2024 00:00:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14802690	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 19 2024 00:20:48	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14818517	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 19 2024 00:00:00	Freedom Mortgage Corporation, Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
14806282	+ Email/Text: EBN@brockandscott.com	Jul 18 2024 23:59:00	Freedom Mortgage Corporation, C/O Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930
14802692	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 19 2024 00:00:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
14830004	^ MEBN	Jul 18 2024 23:58:09	Freedom Mortgage Corporation, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14806283	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 19 2024 00:00:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14802691	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 19 2024 00:20:59	Chase Card Services, Attn: Bankruptcy, P.O.

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14809492	+ Email/Text: JPMCBKnottices@nationalbankruptcy.com	Jul 18 2024 23:59:00	15298, Wilmington, DE 19850 JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14802693	+ Email/Text: PBNCNotifications@perituservices.com	Jul 18 2024 23:59:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14820053	Email/PDF: resurgentbknotifications@resurgent.com	Jul 19 2024 00:20:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14804399	Email/Text: RVSVBICNOTICE1@state.pa.us	Jul 19 2024 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14802694	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 19 2024 00:20:46	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001
14814343	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 19 2024 00:05:51	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2024 at the address(es) listed below:

Name	Email Address
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ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbefc@brockandscott.com
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BRAD J. SADEK	on behalf of Debtor Samantha K Naranjo brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
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DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmllawgroup.com
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MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbefc@brockandscott.com mario.hanyon@brockandscott.com
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SCOTT F. WATERMAN [Chapter 13]	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
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SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
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STEPHEN R. STARKS

on behalf of Creditor Freedom Mortgage Corporation ryan.starks@brockandscott.com wbecf@brockandscott.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
Samantha K Naranjo ) Case No. 23-12249-amc  
)  
)  
Debtor(s). ) Chapter: 13  
)  
)

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

- A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;
- B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;
- C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: July 17, 2024

For The Court

Ashely M. Chan  
Chief Judge, United States Bankruptcy Court